

Matt Blunt
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
W. Dale Finke, Director

DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.missouri-finance.org

D. Eric McClure
Commissioner of Finance

December 8, 2006

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2006, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by five to 304. Three banks merged into other Missouri state-chartered banks and six banks merged into out-of-state banks. One nondeposit trust company merged into an out-of-state nondeposit trust company and one nondeposit trust company was dissolved. There were six new bank charters granted.

Assets in state-chartered banks totaled \$63.0 billion on September 30, 2006, an increase of 6.8 percent from one year earlier. Deposits were \$50.7 billion, up 8.3 percent.

Total loans were \$47.1 billion on September 30, 2006, up 9.3 percent.

The equity capital ratio increased to 10.68 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.55 percent. The tangible equity capital ratio was up to 9.22 percent.

Net income in state banks was up 5.3 percent for the first nine months of 2006. Return on assets among state-chartered banks was 1.19 percent, compared to 1.21 percent for the same period in 2005.

D. Eric McClure
Commissioner of Finance

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2006**

THOUSANDS OF DOLLARS	295 BANKS 9/30/2006	298 BANKS 9/30/2005	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$47,096,506	\$43,080,971	\$4,015,535	9.3%
Allowance for Loan Losses	620,158	571,325	48,833	8.5%
Total Assets	63,023,424	58,988,661	4,034,763	6.8%
LIABILITIES				
Total Deposits	50,681,618	46,801,359	3,880,259	8.3%
Total Equity Capital	6,731,348	6,033,392	697,956	11.6%

OPERATING RATIOS	9/30/2006	9/30/2005	CHANGE
Equity Capital/Assets	10.68%	10.23%	0.45%
Tangible Equity Capital/Assets	9.22%	9.02%	0.20%
Capital and Allowance for Loan Losses/Assets	11.55%	11.09%	0.46%
Total Loans/Assets	74.73%	73.03%	1.70%
Past Due and Nonaccrual Loans/Total Loans	1.56%	1.44%	0.12%
Allowance for Loan Losses/Loans	1.32%	1.33%	-0.01%
Average Net Interest Margin	4.17%	4.12%	0.05%
Return on Assets	1.19%	1.21%	-0.02%

NOTES:

2005 does not include eleven nondeposit trust companies.

2006 does not include nine nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2006**

MILLIONS OF DOLLARS	9/30/2006			9/30/2005	
	295 STATE BANKS	44 NATIONAL BANKS	339 ALL BANKS	342 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,695	1,208	2,903	2,947	-1.5%
Investment Securities	10,084	7,053	17,137	17,693	-3.1%
Total Loans and Leases	47,097	22,069	69,166	63,152	9.5%
Less: Reserves	620	303	923	857	7.7%
Federal Funds Sold	879	980	1,859	1,657	12.2%
Fixed Assets	1,305	771	2,076	1,928	7.7%
Other Real Estate	97	28	125	87	43.7%
Intangible Assets	1,012	255	1,267	952	33.1%
Other assets	1,474	735	2,209	1,939	13.9%
TOTAL ASSETS	\$63,023	\$32,796	\$95,819	\$89,498	7.1%
LIABILITIES					
Total Deposits	50,682	25,074	75,756	69,684	8.7%
Deposits over 100M	10,350	3,091	13,441	10,028	34.0%
Brokered Deposits	2,832	528	3,360	2,295	46.4%
Federal Funds Purchased	2,228	3,416	5,644	5,867	-3.8%
Other liabilities	3,382	1,484	4,866	5,307	-8.3%
Total Equity Capital	6,731	2,822	9,553	8,640	10.6%
TOTAL LIABILITIES	\$63,023	\$32,796	\$95,819	\$89,498	7.1%
EARNINGS					
Interest Income	2,932	1,384	4,316	3,465	24.6%
Interest Expense	1,223	553	1,776	1,128	57.4%
Net Interest Income	1,709	831	2,540	2,337	8.7%
Provision for Loan Losses	73	44	117	81	44.4%
Net Income	556	310	866	828	4.6%
Cash Dividends	272	215	487	528	-7.8%
Net Loan Losses	31	33	64	74	-13.5%